

F
Speech Material

BLUE CROSS OF FLORIDA, INC.

2/23/73

PAID IN-PATIENT CASES IN ALL MEMBER HOSPITALS

January 1, 1950 through December 31, 1972

- Blue Cross - Blue Shield of Florida

Year Ending Dec. 31	PER CASE		PER DAY		Average Length of Stay (days)	Incidence Per 1,000 Members	% of Oper. Exp. to Sub. Fee Income	% of Hosp. Bill pd. by Blue Cross
	Hospital Billed	Blue Cross Paid	Hospital Billed	Blue Cross Paid				
1950	98.86	72.29	17.67	12.92	5.5	140	12.03	73.10
1955	134.66	101.42	23.56	17.74	5.7	137	7.63	75.30
1960	206.65	155.08	32.68	24.53	6.3	151	5.31	75.04
1962	237.81	187.50	35.88	28.29	6.6	175	4.97	78.84
1965	291.60	231.05	41.79	33.11	7.0	168	4.40	79.20
1967	334.89	264.40	52.40	41.65	6.3	137	5.67	79.20
1969	447.27	360.97	70.78	57.12	6.3	131	6.84	80.00
1970	511.12	416.24	81.08	66.03	6.3	126	7.12	81.08
1971	573.93	465.62	93.46	75.82	6.1	131	5.45	81.00
1972	635.67	515.95	103.54	84.04	6.1	131	5.60 (unaudited)	81.00

THESE FIGURES DO NOT INCLUDE E.B., MM, BANK, COMPLEMENTARY COVERAGE, OR MEDICARE "CARVE-OUT".

NOTE: While hospital billings constantly reveal higher charges, it should be kept in mind they reflect such things as increased technology which in turn requires an increase in total charges. The Plan has consistently increased its benefits as hospital services have necessarily risen, and only the service benefit concept of Blue Cross enables us to continue broad reimbursement to the hospitals, as indicated both by total case payment and percentage of the bill paid.

*F
Speech Material*

BLUE CROSS OF FLORIDA, INC.

JUN 24 1972

6/30/72

PAID IN-PATIENT CASES IN ALL MEMBER HOSPITALS

January 1, 1950 through June 30, 1972

Year Ending Dec. 31	PER CASE		PER DAY		Average Length of Stay (days)	Incidence Per 1,000 Members	% of Oper. Exp. to Sub. Fee Income	% of Hosp. Bill pd. by Blue Cross
	Hospital Billed	Blue Cross Paid	Hospital Billed	Blue Cross Paid				
1950	98.86	72.29	17.67	12.92	5.5	140	12.03	73.10
1955	134.66	101.42	23.56	17.74	5.7	137	7.63	75.30
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1971	573.93	465.62	93.46	75.82	6.1	131	5.45	81.00
1972(1st 6 mo)	625.55	506.64	100.94	81.75	6.2	139	5.60 (unaudited)	80.00

THESE FIGURES DO NOT INCLUDE E.B., MM, BANK, COMPLEMENTARY COVERAGE, OR MEDICARE "CARVE-OUT".

File Speech Material -

BLUE CROSS OF FLORIDA, INC.
PAID IN-PATIENT CASES IN ALL MEMBER HOSPITALS

JANUARY 1, 1950 through SEPT 30, 1965

Year Ending Dec. 31	COST PER CASE		COST PER DAY		Average Length of Stay (days)	Incidence Per 1,000 Members	% of Oper. Exp. to Sub. Fee Income	% of Hospital Bill Paid By Blue Cross
	Hospital Billed	Blue Cross Paid	Hospital Billed	Blue Cross Paid				
1950	\$ 98.86	\$ 72.29	\$17.67	\$12.92	5.5	140	12.03	73.10
1951	107.62	78.41	19.63	14.30	5.5	143	9.87	72.90
1952	113.30	81.53	20.67	14.87	5.5	140	9.23	72.00
1953	118.47	86.10	21.40	15.55	5.5	140	8.71	72.70
1954	126.29	93.62	22.42	16.62	5.6	137	8.37	74.10
1955	134.66	101.42	23.56	17.74	5.7	137	7.63	75.30
1956	145.15	110.30	25.16	19.12	5.8	144	7.91	75.99
1957	159.68	121.22	26.94	20.45	5.9	147	6.32	75.91
1958	172.47	130.29	28.71	21.69	6.0	148	6.17	75.54
1959	186.89	141.58	30.40	23.03	6.2	145	6.24	75.76
1960	206.65	155.08	32.68	24.53	6.3	151	5.31	75.04
1961	224.34	171.73	34.54	26.44	6.5	166	5.32	76.55
1962	237.81	187.50	35.88	28.29	6.6	175	4.97	78.84
1963	253.25	200.81	37.50	29.74	6.8	179	4.65	79.29
1964	271.25	214.34	39.68	31.36	6.8	171	4.30	79.00
1965 (1st 9 mos.)	286.42	227.41	<u>41.40</u>	32.87	6.9	168	4.39	79.40

SHORT TERM NON-FEDERAL HOSPITALS
Statistical Data

Year	U.S.A.	Florida	Florida Blue Cross	All U. S. Blue Cross Plans
<u>AVERAGE LENGTH OF STAY (DAYS)</u>				
1951	8.3	7.2	5.5	7.51
1958	7.6	6.9	6.0	7.40
1959	7.8	7.1.	6.2	7.50
1960	7.6	6.9	6.3	7.62
1961	7.6	7.0	6.5	7.75
1962	7.6	7.0	6.6	7.85
1963	7.7	7.2	6.8	7.89
1964	7.7	7.3	6.8	8.02

<u>INCIDENCE - ADMISSIONS PER 1,000</u>				
1951	108.7		143	123
1958	125.2		148	138
1959	122.2		145	140
1960	127.6		151	141
1961	127.7		166	142
1962	130.8		175	144
1963	134.0		179	146
1964	135.8		170	148

<u>AVERAGE TOTAL EXPENSE PER PATIENT DAY</u>				
1951	\$ 16.77	\$ 17.93	\$ 14.30*	
1958	28.27	27.69	21.69	
1959	30.19	30.65	23.03	
1960	32.23	32.96	24.53	
1961	34.98	34.88	26.44	
1962	36.83	35.93	28.29	
1963	38.91	37.75	29.74	
1964	41.58	39.70	31.36	

<u>AVERAGE TOTAL EXPENSE PER PATIENT STAY</u>				
1951	\$139.19	\$129.10	\$ 72.29*	
1958	214.67	191.06	130.29	
1959	235.66	217.62	141.58	
1960	244.53	227.42	155.08	
1961	267.37	244.16	171.73	
1962	279.91	251.51	187.50	
1963	296.61	271.80	200.80	
1964	320.17	289.81	214.34	

*Paid by Florida Blue Cross
(About 78% of the amount billed)

Sources: Guide Issue, August, 1965, Journal of the American Hospital Assn.
Blue Cross of Florida for Florida Blue Cross statistics.
Blue Cross Association for national Blue Cross statistics.

August 12, 1965
David H. Reid, Ed.D.
Research Analyst

BLUE CROSS OF FLORIDA, INC.
PAID IN-PATIENT CASES IN ALL MEMBER HOSPITALS

JANUARY 1, 1950 through SEPT 30, 1965

Year Ending Dec. 31	COST PER CASE		COST PER DAY		Average Length of Stay (days)	Incidence Per 1,000 Members	% of Oper. Exp. to Sub. Fee Income	% of Hospital Bill Paid By Blue Cross
	Hospital Billed	Blue Cross Paid	Hospital Billed	Blue Cross Paid				
1950	\$ 98.86	\$ 72.29	\$17.67	\$12.92	5.5	140	12.03	73.10
1951	107.62	78.41	19.63	14.30	5.5	143	9.87	72.90
1952	113.30	81.53	20.67	14.87	5.5	140	9.23	72.00
1953	118.47	86.10	21.40	15.55	5.5	140	8.71	72.70
1954	126.29	93.62	22.42	16.62	5.6	137	8.37	74.10
1955	134.66	101.42	23.56	17.74	5.7	137	7.63	75.30
1956	145.15	110.30	25.16	19.12	5.8	144	7.91	75.99
1957	159.68	121.22	26.94	20.45	5.9	147	6.32	75.91
1958	172.47	130.29	28.71	21.69	6.0	148	6.17	75.54
1959	186.89	141.58	30.40	23.03	6.2	145	6.24	75.76
1960	206.65	155.08	32.68	24.53	6.3	151	5.31	75.04
1961	224.34	171.73	34.54	26.44	6.5	166	5.32	76.55
1962	237.81	187.50	35.88	28.29	6.6	175	4.97	78.84
1963	253.25	200.81	37.50	29.74	6.8	179	4.65	79.29
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ADMINISTRATIVE RESIDENTS SEMINAR
September 14 and 15, 1964

1st=Day

SCHRODER

St. Luke's Plan
Hospital Contributions of \$20,000
Size in 1946-Size Today
Insurance Commissioner-relations
Blue Cross Board of Directors Election
Blue Cross Board of Directors Composition
Utilization Picture
The "Future" covered by Herbert this year

MONOHAN (7)

Comparison with Commercials
Contractual Relationship with Blue Cross
Joint projects between FHA and Blue Cross

HERBERT (7)

Ten AMA Principles
Forced Transfer Program
Type Coverages
1-Basic
2-Basic plus Supplemental (Master Medical)
3-Comprehensive
4-Other Coverage

Inter-Plan Benefit Bank Agreement ✓
Inter-Plan Transfer Agreement

LEWIS

Bank
Teletype Cost (per hospital)
Approval System
Federal Employee Program
Master, Extended and Supplemental
Computer Operations
~~Service-Benefits vs Indemnity Payments~~
Non-Duplication
12 year Financial History
Recertification

PAYNE

Origin
Founder-Justin Ford Kimball
Baylor Hospital

STALLWORTH

Plan Growth Rate
Community Rating
Merit Rating
Package Plans-for Groups
Consultants
Commercial Companies-Good Groups
How Hospital Administrator can help us
National Groups-National Benefits
Flight Plan

Agency
SNEAD

Audits

1-Duties of his men
2-How Hospital Representatives can help Administrators
New Participating Hospital Contracts
Co-operating Hospital Status
Non-Member Hospital Status-benefit modification
Hospital Rate Changes
Utilization in Hospital Employee Groups

REID *Stausell*

Blue Shield Organization
Service Income
Utilization Committees
Medical Societies
Medical Society Insurance Committees
Committee of Seventeen
~~Health Facilities Planning~~
Hospital Construction

Reid (7)

Medicare

*File
Special Material*

BLUE CROSS OF FLORIDA, INC.
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F. Speech Material

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DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
SOCIAL SECURITY ADMINISTRATION
BUREAU OF HEALTH INSURANCE
300 North Dearborn, N.E., Room 250
Atlanta, Georgia 30323

J. D. L. AUG 14 '72

Office of the Regional Representative

August 11, 1972

Mr. John W. Herbert, President
Blue Shield of Florida, Inc.
Post Office Box 1798
Jacksonville, Florida 32201

Dear Jack:

This is an "in-house" summary of the 1970 so-called "Aberrant Physicians' Project" that was prepared for me. Originally it consisted of only three columns. I asked that the "Florida" column be added. After having seen the figures, I thought I should follow my usual Friday practice of making you aware of the "good news" I run across concerning your adopted State.

I think all of these items with the possible exception of No. 5 will be clear to you. No. 5 relates to those physicians on whom the regional offices requested reports even though the physicians didn't "kick out" because of one of the reasons in Items 1 through 4, or else the carrier on its own volition furnished additional reports.

Be sure to note that the right hand column relates to the regional percentage of the national statistics, not to Florida's percentage.

Please don't bother to reply. Just wanted to share these goodies with you. I'll be sure to let you know whenever I run across some more.

Sincerely yours,

Douglass M. Richard
Regional Representative

Enclosure

cc: Mr. J. D. Lewis
Mr. W. J. Stansell

1970 PART B PAYMENT PROJECT

	<u>National</u>	<u>Region IV</u>	<u>Florida</u>	<u>Regional Percentage of National Statistics</u>
1. No. of physicians reimbursed over \$100,000	201	63	53	31.3
2. No. of physicians failing ECF keys	208	45	34	21.6
3. No. of podiatrists reimbursed over \$25,000	15	2	1	13.3
4. No. of "repeat" physicians found to have an abnormal pattern of practice last year	148	105	87	70.9
5. No. of additional reports requested by RO or furnished by carrier	<u>1373</u>	<u>258</u>	<u>116</u>	<u>18.8</u>
Total	1945	473	291	24.3
A. No. of cases in which carrier suspended payments	132	90	84	68.2
B. No. of cases in which overpayments occurred	272	83	46	30.5
1. No. of cases in which overpayments established to date	173	62	29	35.8
2. Total amount of overpayments to date	\$1,518,100.97	\$679,406.44	\$542,199.83	44.7
C. No. of cases in which fraud was uncovered	31	0	0	0

Speech Material

COST TRENDS - PARTICIPATING HOSPITALS

REPRESENTATIVE HOSPITALS	AVERAGE BILLED BY HOSPITAL								AVERAGE PAID BY BLUE CROSS								AVERAGE LENGTH OF STAY IN DAYS			
	1967		1968		1969		1970*		1967		1968		1969		1970*		1967	1968	1969	1970
	Day	Case	Day	Case	Day	Case	Day	Case	Day	Case	Day	Case	Day	Case	Day	Case				
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$				
Baptist (Pensa.) 422	45	285	51	319	60	373	70	452	40	248	46	288	52	328	61	390	6.3	6.2	6.2	6.4
Sacred Heart 403	49	324	55	349	64	393	70	412	45	292	51	325	57	350	62	366	6.5	6.4	6.1	5.9
Memorial (PC) 419	53	281	52	323	59	371	64	398	46	247	46	287	53	330	57	358	5.3	5.2	6.3	6.3
Tall. Mem. 406	44	235	48	256	56	287	63	331	34	179	38	201	44	227	50	264	5.3	5.3	5.2	5.3
St. Vincents 108	53	340	63	389	74	470	86	533	43	276	52	324	61	391	74	456	6.4	6.2	6.4	6.2
DMC 119	33	299	35	298	44	403	53	422	30	271	32	277	41	371	47	372	8.9	8.7	9.1	8.0
BMH 120	49	346	61	402	73	467	85	524	42	292	52	340	61	395	73	449	6.9	6.5	6.4	6.1
Shands 125	59	483	69	558	79	595	90	670	48	393	54	438	63	472	71	525	8.2	8.2	7.5	7.4
Alachua 101	54	280	59	315	63	354	69	378	40	212	46	246	50	286	54	293	5.2	5.4	5.7	5.5
Orange 305	52	340	58	407	66	461	72	511	40	260	44	312	50	350	57	400	6.6	7.0	7.0	7.1
Fla. Sanitarium 302	56	379	66	427	76	489	83	539	43	295	51	334	60	383	66	433	6.8	6.5	6.4	6.5
Halifax 303	46	320	59	411	68	464	77	524	36	250	44	308	53	361	60	410	7.0	6.9	6.7	6.8
Lake General 515	49	327	55	370	63	403	68	456	36	233	41	278	48	309	54	365	6.5	6.7	6.4	6.7
Bay Front 504	45	350	50	428	62	493	69	538	35	267	41	346	47	377	55	429	7.6	8.4	8.0	7.8
St. Anthonys 505	42	283	54	344	57	393	65	483	30	203	39	254	42	291	506	375	6.8	6.5	6.9	7.5
Tampa General 509	59	400	66	476	79	583	86	591	41	319	53	379	62	456	66	455	7.8	7.2	7.3	6.9
St. Joe 506	59	326	64	360	73	400	79	425	45	247	50	282	58	315	62	332	5.5	5.6	5.5	5.4
Memorial (Sar) 513	46	328	50	373	57	416	62	447	31	220	36	272	43	312	48	349	7.1	7.5	7.3	7.2
La Memorial 523	62	402	69	495	92	584	96	649	47	303	53	379	67	429	73	491	6.5	7.2	6.4	6.7
Good Samaritan 202	65	376	71	395	79	456	85	496	48	275	53	295	60	347	66	388	5.8	5.6	5.8	5.8
St. Mary 209	63	388	71	423	79	449	85	527	43	261	51	301	59	337	64	400	6.1	5.9	5.7	6.2
Holy Cross 236	53	336	63	371	70	429	82	533	38	242	48	279	54	327	62	405	6.3	5.9	6.1	6.5
Broward Gen. MC 213	44	294	48	335	59	405	66	458	34	222	39	268	47	323	55	380	6.6	6.9	6.9	6.9
Mt. Sinai 221	72	586	83	691	104	809	126	989	50	401	61	508	73	565	89	697	8.1	8.3	7.8	7.8
St. Francis 208	66	485	77	586	101	703	109	789	47	340	58	439	72	504	79	568	7.3	7.6	7.0	7.2
Baptist (Miami) 241	66	381	76	428	88	509	99	544	53	304	62	350	73	421	78	431	5.7	5.6	5.8	5.5
Jackson Mem. 204	64	563	73	713	87	837	95	897	49	439	56	553	68	656	75	706	8.9	8.9	9.6	9.4
Mercy 229	68	488	76	569	95	675	111	846	50	363	60	452	76	542	87	661	7.2	7.5	7.1	7.6
Hialeah 232	71	388	80	464	99	601	109	647	58	317	67	389	82	493	89	528	5.5	5.8	6.0	6.0
Cedars 245	77	520	85	578	99	668	113	790	58	394	65	450	76	525	84	586	6.8	6.8	6.8	7.0
STATE-WIDE AVER.	53	335	61	384	71	447	79	498	42	263	49	312	57	361	64	405	6.3	6.3	6.3	6.3

*ALL FIGURES FOR 1970 ARE FOR FIRST NINE MONTHS ONLY (JANUARY 1 - SEPTEMBER 30)

ALL DOLLAR AMOUNTS ARE ROUNDED TO NEAREST FULL DOLLAR.

*F
Speech Material*

BLUE CROSS OF FLORIDA, INC.

PAID IN-PATIENT CASES IN ALL MEMBER HOSPITALS

January 1, 1950 through December 31, 1969

<u>Year Ending Dec. 31</u>	<u>COST PER CASE</u>		<u>COST PER DAY</u>		<u>Average Length of Stay (days)</u>	<u>Incidence Per 1,000 Members</u>	<u>% of Oper. Exp. to Sub. Fee Income</u>	<u>% of Hosp. Bill Pd. by Blue Cross</u>
	<u>Hospital Billed</u>	<u>Blue Cross Paid</u>	<u>Hospital Billed</u>	<u>Blue Cross Paid</u>				
1950	\$ 98.86	\$ 72.29	\$17.67	\$12.92	5.5	140	12.03	73.10
1955	134.66	101.42	23.56	17.74	5.7	137	7.63	75.30
1960	206.65	155.08	32.68	24.53	6.3	151	5.31	75.04
1962	237.81	187.50	35.88	28.29	6.6	175	4.97	78.84
1964	271.25	214.34	39.68	31.36	6.8	171	4.30	79.00
1965	291.60	231.05	41.79	33.11	7.0	168	4.40	79.20
1966	293.81	232.83	45.66	36.18	6.4	154	5.37	79.20
1967	334.89	264.40	52.40	41.65	6.3	137	5.67	79.20
1968	383.30	312.47	60.03	48.93	6.4	133	7.10	81.50
1969	447.27	360.97	70.78 ✓	57.12	6.3	131	6.84	80.00
8-1-70	499.75	406.76	78.62	63.99	6.3			81.00

THESE FIGURES DO NOT INCLUDE E.B., M.M., BANK, COMPLEMENTARY COVERAGE, OR MEDICARE "CARVE-OUT".

F
Speech Material



**GRIN AND
BEAR IT**

"Our big problem today is the technology lag . . . We find that old fashioned business machines can't handle today's hospital costs!"

AT BLUE CROSS, RISING HOSPITAL COSTS ARE NO LAUGHING MATTER

BUT

WE'RE DOING MORE THAN JUST GRINNING AND BEARING IT